

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL P. MUDGER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-11136

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/14/2019 and confirmed on 1/31/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		93,600.00
Less Refunds to Debtor	186.11	
TOTAL AMOUNT OF PLAN FUND		93,413.89

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	4,784.60	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,184.60

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	TOYOTA MOTOR CREDIT CORPORATION	20,082.66	20,082.66	976.47	21,059.13
	Acct: 8647				
					21,059.13

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL P. MUDGER	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL P. MUDGER	186.11	186.11	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	3,400.00	3,400.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: 0002				
	BANK OF AMERICA NA**	1,834.52	1,834.52	0.00	1,834.52
	Acct: 4217				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 0850				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	7,862.99	7,862.99	0.00	7,862.99
	Acct: 1977				
	LVNV FUNDING LLC	6,060.08	6,060.08	0.00	6,060.08
	Acct: 0534				
	DISCOVER PERSONAL LOANS**	4,951.64	4,951.64	0.00	4,951.64
	Acct: 4416				
	FIRST NATIONAL BANK OF OMAHA(*)	22,629.25	22,629.25	0.00	22,629.25
	Acct: 9676				
	PNC BANK NA	14,251.80	14,251.80	0.00	14,251.80
	Acct: 2860				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	6,579.88	6,579.88	0.00	6,579.88
	Acct: 1512				
	UNITED REFINING CO	0.00	0.00	0.00	0.00

19-11136

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4750				
	DOROTHY MUDGER	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					64,170.16
TOTAL PAID TO CREDITORS					85,229.29
TOTAL CLAIMED					
	PRIORITY	0.00			
	SECURED	20,082.66			
	UNSECURED	64,170.16			

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
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SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

MICHAEL P. MUDGER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-11136

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Michael P. Mudger  
Debtor

Case No. 19-11136-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jan 29, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Michael P. Mudger, 789 Chestnut Street, Meadville, PA 16335-2308
15157840	First Bank Card/Sheetz Visa, PO box 2557, Omaha, NE 68103-2557
15157847	+ United Refining Co. of PA, 213 2nd Ave, Warren, PA 16365-2405
15157848	Wells Fargo Bank NA, Po Box 5185, Sioux Falls, SD 57117

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15157831	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2025 00:13:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15157833	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2025 00:13:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15178927	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 30 2025 00:14:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15169384	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2025 00:18:14	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15157835	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2025 01:09:19	Capital One Bank USA, Po Box 30281, Salt Lake City, UT 84130-0281
15157837	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:18:38	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15157838	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:58:02	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15157839	Email/Text: dplbk@discover.com	Jan 30 2025 00:16:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15180553	Email/Text: collecadminbankruptcy@fnni.com	Jan 30 2025 00:14:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197
15157836	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 30 2025 00:18:30	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15167978	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 30 2025 00:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15184812	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2025 01:19:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15157842	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2025 00:13:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15157841	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2025 00:13:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15184563	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2025 00:13:00	PNC Bank NA, Bankruptcy Department, PO BOX

District/off: 0315-1

User: auto

Page 2 of 2

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 24

94982, Cleveland, OH 44101

15157843	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:29:53	Synchrony Bank/Walmart, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15157845	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 30 2025 00:14:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15157844	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 30 2025 00:14:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15163075	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 30 2025 00:14:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15157846	+ Email/Text: jsprentz@urc.com	Jan 30 2025 00:16:00	United Refining, Attn: Bankruptcy, 15 Bradley St., Warren, PA 16365-3299

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
15157832	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15157834	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor Michael P. Mudger chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4